

# Returns of Islamic Liabilities Products in Local and Foreign Currencies for Individual Customers

\*Terms and conditions apply



Last distributed rates are published by The Committee for Determining return rates  
of the Islamic Branches on 30/05/2023



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## First: Liabilities in Local Currency (EGP)

### Investment Saving Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	7.000%	7.250%	7.375%	7.500%
More than 5,000 to 50,000	7.500%	7.750%	7.875%	8.000%
More than 50,000 to 250,000	8.000%	8.250%	8.375%	8.500%
More than 250,000 to 500,000	8.500%	8.750%	8.875%	9.000%
More than 500,000	9.000%	9.250%	9.375%	9.500%
Minimum amount for the account opening	EGP 1,500			
Minimum amount for acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Kenana Youth Saving Account

BM-  
YOUTH

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 500 to 20,000	9.000%	9.250%	9.375%	9.500%
The account is available for customers between (16 to 35 years). Special rates are applicable till balance of EGP 20,000 and If the account balance exceeds the previous limit, investment saving account return rates will be applied on the remaining balance.				
Minimum amount for the account opening / acquiring return	EGP 500			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Al Mongez Investment Saving Account in Egyptian Pound (EGP)

Tiers	Monthly
From 3,000 to 5,000	%7.000
More than 5,000 to 50,000	%7.500
More than 50,000 to 200,000	%8.000
Minimum amount for the account opening	EGP 100
Minimum amount for acquiring return	EGP 3,000
Maximum amount for acquiring return	EGP 200,000

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity

## Al Momken Investment Saving Account in Egyptian Pound (EGP) for "People of Determination"

Tiers	Monthly
Starting from EGP 500	10.000%
Minimum amount for the account opening / acquiring return	EGP 500

Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity



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## Kenana Plus Accounts in Egyptian Pound (EGP)

Tiers	Monthly	Quarterly	Semi-Annually	Annually
From 3,000 to 5,000	5.625%	5.750%	5.875%	6.000%
More than 5,000 to 50,000	6.125%	6.250%	6.375%	6.500%
More than 50,000 to 250,000	6.625%	6.750%	6.875%	7.000%
More than 250,000 to 500,000	7.125%	7.250%	7.375%	7.500%
More than 500,000	7.625%	7.750%	7.875%	8.000%
Minimum amount for the account opening	EGP 1,500			
Minimum amount for acquiring return	EGP 3,000			
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity				

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## Islamic Certificates of Deposit in Egyptian Pound (EGP)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min. Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	16.750%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	16.850%	1000
Elkhyeer Islamic Certificates with Monthly Return	10 years	Yes	Monthly	15.350%	500
Elkhyeer Islamic Certificates with Quarterly Return	10 years	Yes	Quarterly	15.850%	500

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## Second: Liabilities in Foreign Currencies

### Saving Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	2.500%
EURO	0.050%
US Dollar and other currencies	3.100%
Minimum amount for the account opening/return calculation	200 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	

### Investment Accounts in Foreign Currencies

Account Currency	Return Rate
Sterling Pound	2.470%
EURO	0.020%
US Dollar and other currencies	3.100%
Minimum amount for the account opening/return calculation	200 Unit
Return Frequency	Semi-Annually in 30/06, 31/12
Return rates are annual and variable according to bank's investment results and to be added to the accounts according to the periodicity	

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## Islamic Certificates of Deposit in US Dollar (USD)

CD	Tenor	Renewable	Return Payment Frequency	Return Rate	Min.Purchase Amount/Multiples
Islamic Certificate with Quarterly Return	3 years	Yes	Quarterly	4.700%	500
Islamic Certificate with Monthly Return	5 years	Yes	Monthly	4.750%	1000

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